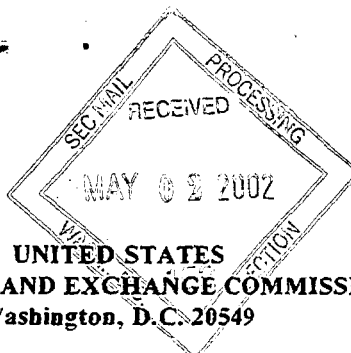


File Number: 85-00875 *LKs*
 For the reporting period ended
 December 31, 2001 *LKs*



OMB APPROVAL	
OMB Number:	3235-0337
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Estimated average burden hours per minimum response:	.50



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UNITED STATES
 SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549

FORM TA-2

FORM FOR REPORTING ACTIVITIES OF TRANSFER AGENTS REGISTERED PURSUANT TO SECTION 17A OF THE SECURITIES EXCHANGE ACT OF 1934

**ATTENTION: INTENTIONAL MISSTATEMENTS OR OMISSIONS OF FACT
 CONSTITUTE FEDERAL CRIMINAL VIOLATIONS.**
 See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a)

1. Full name of Registrant as stated in Question 3 of Form TA-1:
 (Do not use Form TA-2 to change name or address.)

Jefferson Security Bank

2. a. During the reporting period, has the Registrant engaged a service company to perform any of its transfer agent functions?
 (Check appropriate box.)

☐ All

☐ Some

☒ None

- b. If the answer to subsection (a) is all or some, provide the name(s) and transfer agent file number(s) of all service company(ies) engaged:

Name of Transfer Agent(s):	File No. (beginning with 84- or 85-):

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- c. During the reporting period, has the Registrant been engaged as a service company by a named transfer agent to perform transfer agent functions?

☐ Yes

☒ No

- d. If the answer to subsection (c) is yes, provide the name(s) and file number(s) of the named transfer agent(s) for which the Registrant has been engaged as a service company to perform transfer agent functions: (If more room is required, please complete and attach the Supplement to Form TA-2.)

Name of Transfer Agent(s):	File No. (beginning with 84- or 85-):

LKs

III. Federal Information Law and Requirements.

SEC's Collection of Information: An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid control number. Under Sections 17, 17A(c) and 23(a) of the Act and the rules and regulations thereunder, the SEC is authorized to solicit from registered transfer agents the information required to be supplied on Form TA-2. The filing of this Form is mandatory for all registered transfer agents. The information will be used for the principal purpose of regulating registered transfer agents but may be used for all routine uses of the SEC or of the ARAs. Information supplied on this Form will be included routinely in the public files of the ARAs and will be available for inspection by any interested person. Any member of the public may direct to the SEC any comments concerning the accuracy of the burden estimate on the application facing page of this Form, and any suggestions for reducing this burden. The Office of Management and Budget has reviewed this collection of information in accordance with the clearance requirements of 44 U.S.C. 3507. The applicable Privacy Act system of records is SEC-2. Form TA-2 is subject to the routine uses set forth at 40 FR 39255 (Aug. 27, 1975) and 41 FR 5318 (Feb. 5, 1976).

3. a. Registrant's appropriate regulatory agency (ARA): (Check one box only.)

- ☐ Comptroller of the Currency
☒ Federal Deposit Insurance Corporation
☐ Board of Governors of the Federal Reserve System
☐ Securities and Exchange Commission

b. During the reporting period, has the Registrant amended Form TA-1 within 60 calendar days following the date on which information reported therein became inaccurate, incomplete, or misleading? (Check appropriate box.)

- ☐ Yes, filed amendment(s)
☐ No, failed to file amendment(s)
☒ Not applicable

c. If the answer to subsection (b) is no, provide an explanation:

If the response to any of questions 4-11 below is none or zero, enter "0."

4. Number of items received for transfer during the reporting period: 89

5. a. Total number of individual securityholder accounts, including accounts in the Direct Registration System (DRS), dividend reinvestment plans and/or direct purchase plans as of December 31: 609

b. Number of individual securityholder dividend reinvestment plan and/or direct purchase plan accounts as of December 31: 0

c. Number of individual securityholder DRS accounts as of December 31: 0

d. Approximate percentage of individual securityholder accounts from subsection (a) in the following categories as of December 31:

Corporate Equity Securities	Corporate Debt Securities	Open-End Investment Company Securities	Limited Partnership Securities	Municipal Debt Securities	Other Securities
609	0	0	0	0	0

6. Number of securities issues for which Registrant acted in the following capacities, as of December 31:

	Corporate Securities		Open-End Investment Company Securities	Limited Partnership Securities	Municipal Debt Securities	Other Securities
	Equity	Debt				
a. Receives items for transfer and maintains the master securityholder files:						
b. Receives items for transfer but does not maintain the master securityholder files:						
c. Does not receive items for transfer but maintains the master securityholder files:						

7. Scope of certain additional types of activities performed:

- a. Number of issues for which dividend reinvestment plan and/or direct purchase plan services were provided, as of December 31: _____
- b. Number of issues for which DRS services were provided, as of December 31: _____
- c. Dividend disbursement and interest paying agent activities conducted during the reporting period:
 - i. number of issues _____
 - ii. amount (in dollars) _____

8. a. Number and aggregate market value of securities aged record differences, existing for more than 30 days, as of December 31:

	Prior Transfer Agent(s) (If applicable)	Current Transfer Agent
i. Number of issues	_____	_____
ii. Market value (in dollars)	_____	_____

b. Number of quarterly reports regarding buy-ins filed by the Registrant with its ARA (including the SEC) during the reporting period pursuant to Rule 17Ad-11(c)(2): _____

c. During the reporting period, did the Registrant file all quarterly reports regarding buy-ins with its ARA (including the SEC) required by Rule 17Ad-11(c)(2)?

☐ Yes ☐ No

d. If the answers to subsection (c) is no, provide an explanation for each failure to file:

9. a. During the reporting period, has the Registrant always been in compliance with the turnaround time for routine items as set forth in Rule 17Ad-2?

☐ Yes ☐ No

If the answer to subsection (a) is no, complete subsections (i) through (ii).

- i. Provide the number of months during the reporting period in which the Registrant was not in compliance with the turnaround time for routine items according to Rule 17Ad-2. _____
- ii. Provide the number of written notices Registrant filed during the reporting period with the SEC and with its ARA that reported its noncompliance with turnaround time for routine items according to Rule 17Ad-2. _____

10. Number of open-end investment company securities purchases and redemptions (transactions) excluding dividend, interest and distribution postings, and address changes processed during the reporting period:

- a. Total number of transactions processed: _____
- b. Number of transactions processed on a date other than date of receipt of order (as ofs): _____

11. a. During the reporting period, provide the date of all database searches conducted for lost securityholder accounts listed on the transfer agent's master securityholder files, the number of lost securityholder accounts for which a database search has been conducted, and the number of lost securityholder accounts for which a different address has been obtained as a result of a database search:

Date of Database Search	Number of Lost Securityholder Accounts Submitted for Database Search	Number of Different Addresses Obtained from Database Search
N/A	None	

- b. Number of lost securityholder accounts that have been remitted to states during the reporting period: 0

SIGNATURE: The Registrant submitting this Form, and the person signing the Form, hereby represent that all the information contained in the Form is true, correct, and complete.

Manual signature of Official responsible for Form: <i>Ann S. Powell</i>	Title: Executive Vice President & CFO Telephone number: (304) 876-9016
Name of Official responsible for Form: (First name, Middle name, Last name) Ann S. Powell	Date signed (Month/Day/Year): 3/8/02

FDIC

Federal Deposit Insurance Corporation
Washington, DC 20429

Division of Supervision

July 19, 2001

TO:
Charles
Harris

Ms. Ann Powell
Executive Vice President and Chief Financial Officer
Jefferson Security Bank
P. O. Box 35
Shepherdstown, West Virginia 25443

Dear Ms. Powell:

This letter acknowledges receipt of Forms TA-1 to register your bank's transfer agent function, as required by Section 17A of the Securities Exchange Act of 1934 and Part 341 of the FDIC's Rules and Regulations. The registration is effective as of the date of this letter.

Transfer agent registration is required because the bank acts as the transfer agent of the bank's own stock, which became registered with the FDIC under federal securities laws and Part 335 of the FDIC's Rules and Regulations effective June 24, 2001.

Please establish a permanent file for registered transfer agent filings. A copy of this letter and the Form TA-1 you submitted for this registration should be placed in this file. Copies of future filings and reports (such as the TA-2 Annual Report) should also be placed in this file.

The bank is being assigned registered transfer agent number **85-00875**. Please make a note of this number. It will be needed for the SEC's annual report, for any updating amendments on Form TA-1, and to request deregistration.

The FDIC is the primary supervisory agency for your registered transfer agent activities and your transfer agent functions will receive regular FDIC examinations. However, Congress also gave certain supervisory authority to the Securities and Exchange Commission (SEC); you may also be inspected by the SEC.

As a registered transfer agent, your institution must now comply with a number of specific regulatory requirements. These requirements apply to any and all securities transferred by the institution, irrespective of department or location:

- Part 341 of the FDIC's Rules and Regulations requires that the information on the Form TA-1 registration must be kept up-to-date; a new Form TA-1 (updating amendment) must be filed whenever there is a change to the information on the current form. It also requires the bank to deregister if it ever stops transferring covered securities or changes to another regulatory agency.
- If the bank transfers its own holding company's securities, the Federal Reserve Act requires that the bank charge the holding company a fee.

- 2 -

SEC operational regulations cover the types of records that must be kept, as well as their contents, and specify how quickly securities certificates must be processed. They contain a number of other detailed requirements, such as fingerprinting of certain personnel, an annual report (Form TA-2), and a separate registration with the Securities Information Center.

In this regard, the most important first step to be taken is to ensure that your recordkeeping system tracks all securities transfers in terms of SEC-defined "items". In addition, each item must be identified as "routine" or "non-routine" in nature.

An "executive summary" of the requirements is enclosed. Please ensure that your bank has procedures in place to comply with these requirements.

To further aid you in complying with the various requirements, enclosed is a set of "plain English" summaries of the various regulations. A checklist for newly-registered transfer agents is included in this material.

We wish to bring the Small Transfer Agent exemption of SEC Rule 17Ad-4(b) to your attention. It contains an exemption from many (but not all) of the SEC operational rules. If the bank qualifies for the exemption, it is entirely to your benefit to get it. This exemption is explained in the enclosures.

Please address future correspondence, forms, and inquiries regarding the bank's registered transfer agent function to John F. Harvey, Trust Review Examiner, FDIC, Room F-2078, Washington, D. C. 20429, phone 202/898-6762.

Sincerely,


Mark S. Schmidt
Associate Director 

Enclosures